

MySuper Product Dashboard

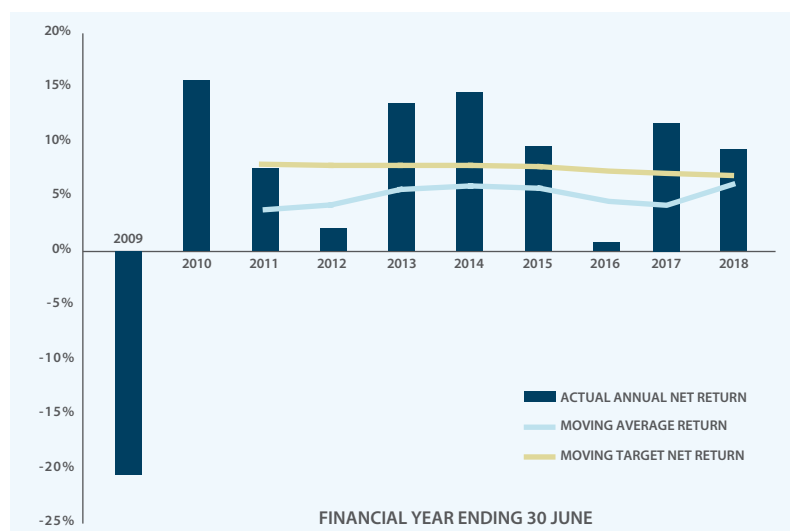
AUGUST 2018

The details in this product dashboard are based on the Trustee's understanding of the calculations and requirements for product dashboards set out in the relevant law. The information in this product dashboard may change from time to time.

Return target¹

CPI plus 3.6% per year over a 10 year period.

Comparison between net return and return target²



Net return³ for the year ended 30 June

	Annual Net Return
2009	-20.74%
2010	15.90%
2011	7.50%
2012	1.87%
2013	13.74%
2014	14.50%
2015	9.50%
2016	0.57%
2017	11.23%
2018	8.82%
10 year average return to 30 June 2018	5.73% p.a.

Past performance is not a reliable indicator of future performance. Future performance is not guaranteed.

Level of investment risk

Medium to High⁴: Estimated number of negative annual net investment returns over a 20 year period is 3.9.

Statement of fees and other costs⁵

Employee and Employee Section C members	\$325
Personal and Partner Section members	\$375

Definitions/Notes

- Represents the mean annualised estimate of the percentage rate of net return that exceeds the growth in the Consumer Price Index (CPI) over ten years. The return target has been calculated in accordance with the MySuper requirements. It is the average of expected net returns based on long-term assumptions. The return target for the Balanced Growth (MySuper) investment option appears higher than the investment objective for this option because it has been calculated in a different way to the investment objective. Statistically there is a higher level of confidence of achieving the investment objective for the Balanced Growth (MySuper) investment option [CPI plus 2.5% p.a. over a ten year period] than the above return target.
- The graph outlines the comparison between the return target (note 1) and the net returns for the Balanced Growth (MySuper) option (note 3).
- Represents the net return of a "representative member" who was fully invested in the Balanced Growth (MySuper) investment option, who did not incur any activity fees during a year and who has an account balance of \$50,000 throughout that year. The net return of a representative member is the net investment return of a representative member allowing for investment fees, costs and taxes on investment income minus administration fees and costs. As required, these returns reflect the highest administration fee level for the relevant year.
The net returns of a "representative member" are after administration fees and costs have been deducted and are therefore lower than the published net investment returns for the Balanced Growth investment option, which are net of investment-related fees, costs and taxes only.
The net returns shown in the product dashboard may not be directly comparable with the investments return achieved on your account for the periods shown as they depend on the timing of cashflows and other factors.
- The "Medium to High" level of investment risk is based on industry guidance (Standard Risk Measure [SRM], Guidance Paper for Trustees and SRM, Implementation Guidance for Trustees) issued by the Association of Superannuation Funds of Australia and the Financial Services Council in July 2011. Negative returns may occur more or less frequently than expected.
- Represents the estimated dollar value of fees and other costs paid by a representative member with a \$50,000 balance in the Balanced Growth (MySuper) investment option for one financial year. It is based on the administration fees for 2018 and allows for the fee rebate which is reviewed annually. It does not include any insurance premiums or activity fees. The indirect investment costs have been estimated based on the level for 2017. These costs vary from year to year.

The fees and costs shown in the product dashboard will not necessarily be the amount of fees and costs that you would incur for a financial year.

Refer to the relevant Product Disclosure Statement before making decisions about your account with the Scheme.

For more information, contact ANZ Staff Super on **1800 000 086**.